

Information to identify the case:

Debtor 1 **Eric D. Richardson**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5665**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-20464-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Eric D. Richardson

5/20/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Eric D. Richardson
 Debtor

Case No. 20-20464-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 318Page 1 of 2
Total Noticed: 18

Date Rcvd: May 20, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2020.

db +Eric D. Richardson, 4008 Maryland Avenue, Finleyville, PA 15332-1606
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 15196859 +Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
 15196860 +BB&T, 2 Great Valley Parkway, Suite 300, Malvern, PA 19355-1319
 15196866 Municipal Authority of Westmoreland Co., P.O. Box 800, Greensburg, PA 15601-0800
 15196867 Municipal Authority of Westmoreland Co., 800 Greensburg, PA 15601-0800, Greensburg, PA 15601-0800
 15196868 +Peoples Natural Gas Company, 375 North Shore, Bankruptcy Division, Pittsburgh, PA 15212-5866
 15196869 +Specialized Loan Servicing/SLS, 8742 Lucent Blvd, Highlands Ranch, CO 80129-2386
 15196870 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386
 15196871 +Transworld System Inc, Po Box 15095, Wilmington, DE 19850-5095

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QNLCARDIELLO.COM May 21 2020 06:43:00 Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 21 2020 02:55:59 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 cr +E-mail/Text: kburkley@bernsteinlaw.com May 21 2020 02:56:30 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 15196861 +EDI: CAPITALONE.COM May 21 2020 06:43:00 Capital Bank, P.O. Box 71083, Charlotte, NC 28272-1083
 15196862 +E-mail/Text: kburkley@bernsteinlaw.com May 21 2020 02:56:29 Duquense Light, 411 Seventh Avenue, Pittsburgh, PA 15219-1942
 15196863 EDI: IRS.COM May 21 2020 06:43:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 15196864 +E-mail/Text: key_bankruptcy_ebnc@keybank.com May 21 2020 02:56:21 Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 15196872 +E-mail/Text: bankruptcydepartment@tsico.com May 21 2020 02:56:28 Transworld System Inc, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr HSBC Bank USA, National Association, as Trustee for
 15196865* +Keybank Na, 4910 Tiedeman Road, Brooklyn, OH 44144-2338

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2020 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Eric D. Richardson chris.frye@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
 James Warmbrodt on behalf of Creditor HSBC Bank USA, National Association, as Trustee for GSAA Home Equity Trust 2005-7 bkgroup@kmlawgroup.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
 Natalie Lutz Cardiello ncardiello@cardiello-law.com, ncardiello@ecf.axiosfs.com

District/off: 0315-2

User: culy
Form ID: 318

Page 2 of 2
Total Noticed: 18

Date Rcvd: May 20, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com

TOTAL: 6